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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/646,150	08/22/2003	Sheldon H. Foss JR.	03001.1020	8917
35856	7590	05/23/2008	EXAMINER	
SMITH FROHWEIN TEMPEL GREENLEE BLAHA, LLC			ROSEN, ELIZABETH H	
Two Ravinia Drive			ART UNIT	PAPER NUMBER
Suite 700			3692	
ATLANTA, GA 30346				
MAIL DATE		DELIVERY MODE		
05/23/2008		PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Advisory Action Before the Filing of an Appeal Brief	Application No. 10/646,150	Applicant(s) FOSS ET AL.
	Examiner ELIZABETH ROSEN	Art Unit 3692

—The MAILING DATE of this communication appears on the cover sheet with the correspondence address —

THE REPLY FILED **18 May 2008** FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

1. The reply was filed after a final rejection, but prior to or on the same day as filing a Notice of Appeal. To avoid abandonment of this application, applicant must timely file one of the following replies: (1) an amendment, affidavit, or other evidence, which places the application in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. The reply must be filed within one of the following time periods:

- The period for reply expires 3 months from the mailing date of the final rejection.
- The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.

Examiner Note: If box 1 is checked, check either box (a) or (b). ONLY CHECK BOX (b) WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

NOTICE OF APPEAL

2. The Notice of Appeal was filed on _____. A brief in compliance with 37 CFR 41.37 must be filed within two months of the date of filing the Notice of Appeal (37 CFR 41.37(a)), or any extension thereof (37 CFR 41.37(e)), to avoid dismissal of the appeal. Since a Notice of Appeal has been filed, any reply must be filed within the time period set forth in 37 CFR 41.37(a).

AMENDMENTS

3. The proposed amendment(s) filed after a final rejection, but prior to the date of filing a brief, will not be entered because

- They raise new issues that would require further consideration and/or search (see NOTE below);
- They raise the issue of new matter (see NOTE below);
- They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
- They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: _____. (See 37 CFR 1.116 and 41.33(a)).

4. The amendments are not in compliance with 37 CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).

5. Applicant's reply has overcome the following rejection(s): See Continuation Sheet.

6. Newly proposed or amended claim(s) _____ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).

7. For purposes of appeal, the proposed amendment(s): a) will not be entered, or b) will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.

The status of the claim(s) is (or will be) as follows:

Claim(s) allowed: _____

Claim(s) objected to: _____

Claim(s) rejected: 1-6, 8-11, 13 and 15-23.

Claim(s) withdrawn from consideration: _____.

AFFIDAVIT OR OTHER EVIDENCE

8. The affidavit or other evidence filed after a final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).

9. The affidavit or other evidence filed after the date of filing a Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fail to provide a showing a good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).

10. The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

REQUEST FOR RECONSIDERATION/OTHER

11. The request for reconsideration has been considered but does NOT place the application in condition for allowance because: See Continuation Sheet.

12. Note the attached *Information Disclosure Statement(s)*. (PTO/SB/08) Paper No(s). _____

13. Other: _____.

/Nga B. Nguyen/
Primary Examiner, Art Unit 3692

Continuation of 5. Applicant's reply has overcome the following rejection(s): The rejection of Claims 1, 5, 21, 22, and 23 under 35 U.S.C. 112, First Paragraph. With regard to Applicant's argument that the limitation of "provide feedback information to the decision engine and the account management component" is disclosed in the specification, the rejection under 35 U.S.C. 112 would be withdrawn in a future office action. Although this limitation is not explicitly taught in Applicant's disclosure, Applicant persuasively argued the limitation is reasonably described in the specification.

Continuation of 11, does NOT place the application in condition for allowance because: With regard to Applicant's argument that the limitation of "provide feedback information to the decision engine and the account management component" is not disclosed in Sgaraglio, Examiner disagrees and the rejection stands. Although Sgaraglio does not explicitly state this limitation using the language of the claim, it is clear that it is essentially disclosed in the reference. At least Paragraph 0037 of Sgaraglio discloses a data aggregation module because the system or computer gathers "merchant information associated with an application by the merchant for credit services." This information is fed to both the decision engine and the account management component. The decision engine is disclosed in Sgaraglio in at least Paragraphs 0039-0040, where application information is used to calculate risk and decide whether to underwrite the application. The account management component is disclosed in Sgaraglio, in at least Paragraph 0042, where the system follows "up on how the account is being serviced." In order for the decision engine and the account management component to perform their functions, it is essential that information be fed to them from the data aggregation module.

/Nga B. Nguyen/
Primary Examiner, Art Unit 3692